

In re:
Reginald Bernard Draughn
Debtor

Case No. 21-12276-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Mar 30, 2022

User: admin
Form ID: 155

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Total Noticed: 59

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ++ | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4). |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2022:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Reginald Bernard Draughn, 414 Ashburton Place, Coatesville, PA 19320-5933 |
| 14630405 | + Bank Of America, Po Box 982238, El Paso, TX 79998-2238 |
| 14630407 | + Bobs Ds Furn, CscI Dispute Team N8235-04m, Des Moines, IA 50306 |
| 14630412 | + Ccb/bjsclub, Po Box 182120, Columbus, OH 43218-2120 |
| 14656543 | + Citadel Credit Union, ATTN: Collections, 520 Eagleview Blvd, Exton, PA 19341-1119 |
| 14630419 | + Commercial Acceptance, 2300 Gettysburg Road, Camp Hill, PA 17011-7303 |
| 14630423 | + Dsnb Macys, Po Box 6789, Sioux Falls, SD 57117-6789 |
| 14630424 | + Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026 |
| 14672551 | ++ FLAGSHIP RESORT, 60 NORTH MAINE AVENUE, ATLANTIC CITY NJ 08401-5518 address filed with court:, Flagship Resort, 60 North Maine Ave, Atlantic City, NJ 08401 |
| 14630426 | + Hc Cr/feb, 380 Data Drive, Draper, UT 84020-2308 |
| 14656863 | + LAKEVIEW LOAN SERVICING LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541 |
| 14656875 | + LAKEVIEW LOAN SERVICING LLC,, c/o REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541 |
| 14630433 | + Montereyco, Pob 2059, Salinas, CA 93902-2059 |
| 14630434 | + Police &fire, 901 Arch Street, Philadelphia, PA 19107-2404 |
| 14630435 | + Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495 |
| 14674017 | + Police and Fire Federal Credit Union, One Greenwood Square, 3333 Street Road, Bensalem, PA 19020-2022 |
| 14630450 | + Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609 |

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|---|
| 14657227 | + Email/PDF: acg.acg.ebn@aisinfo.com | Mar 30 2022 23:54:48 | Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14657314 | + Email/PDF: acg.acg.ebn@aisinfo.com | Mar 31 2022 00:05:06 | Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14630404 | + Email/Text: ally@ebn.phinsolutions.com | Mar 30 2022 23:52:00 | Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901 |
| 14630406 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Mar 31 2022 00:05:14 | Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497 |
| 14630414 | Email/Text: Bankruptcy.RI@Citizensbank.com | Mar 30 2022 23:52:00 | Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886 |
| 14630432 | Email/Text: BankruptcyNotices@aafes.com | Mar 30 2022 23:52:00 | Mil Star, 3911 Walton Walker, Dallas, TX 75266 |
| 14630408 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 30 2022 23:54:48 | Cap1/neimn, Po Box 30253, Salt Lake City, UT 84130-0253 |
| 14630409 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Mar 30 2022 23:54:54 | Capital One, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 14658161 | + Email/PDF: ebn_ais@aisinfo.com | | |

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|----------|--|----------------------|--|
| | | Mar 31 2022 00:05:06 | Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 14630410 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | | |
| | | Mar 30 2022 23:54:42 | Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 14630413 | + Email/Text: bankruptcycollections@citadelbanking.com | | |
| | | Mar 30 2022 23:53:00 | Citadel Federal Cred U, 520 Eagle View Blvd, Exton, PA 19341-1119 |
| 14657958 | Email/PDF: Citi.BNC.Correspondence@citi.com | | |
| | | Mar 31 2022 00:05:14 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 14630415 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | | |
| | | Mar 30 2022 23:52:00 | Comenity Bank/anntylr, Po Box 182789, Columbus, OH 43218-2789 |
| 14630416 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | | |
| | | Mar 30 2022 23:52:00 | Comenitybank/kay, Po Box 182789, Columbus, OH 43218-2789 |
| 14630417 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | | |
| | | Mar 30 2022 23:52:00 | Comenitybank/ny&co, Po Box 182789, Columbus, OH 43218-2789 |
| 14630418 | + Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM | | |
| | | Mar 30 2022 23:52:00 | Comenitybank/wayfair, Po Box 182789, Columbus, OH 43218-2789 |
| 14630420 | + Email/Text: BKPT@cfna.com | | |
| | | Mar 30 2022 23:52:00 | Credit First N A, Pob 81315, Cleveland, OH 44181-0315 |
| 14630421 | + Email/PDF: creditonebknofications@resurgent.com | | |
| | | Mar 31 2022 00:05:06 | Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872 |
| 14657943 | Email/Text: bnc-quantum@quantum3group.com | | |
| | | Mar 30 2022 23:52:00 | Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657 |
| 14630422 | + Email/PDF: pa_dc_ed@navient.com | | |
| | | Mar 30 2022 23:54:56 | Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635 |
| 14630427 | + Email/Text: BKRMailOPS@weltman.com | | |
| | | Mar 30 2022 23:52:00 | Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600 |
| 14630429 | + Email/Text: PBNCNotifications@peritussservices.com | | |
| | | Mar 30 2022 23:52:00 | Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115 |
| 14671047 | Email/Text: camanagement@mtb.com | | |
| | | Mar 30 2022 23:52:00 | LAKEVIEW LOAN SERVICING LLC, c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840 |
| 14665288 | Email/PDF: resurgentbknofications@resurgent.com | | |
| | | Mar 31 2022 00:05:06 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14630430 | + Email/Text: camanagement@mtb.com | | |
| | | Mar 30 2022 23:52:00 | M & T Bank Mortgage, Po Box 900, Millsboro, DE 19966-0900 |
| 14630431 | + Email/Text: bankruptcydpt@mcmcg.com | | |
| | | Mar 30 2022 23:52:00 | Midland Credit Managem, 320 East Big Beaver, Troy, MI 48083-1238 |
| 14668429 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | | |
| | | Mar 31 2022 00:05:14 | Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541 |
| 14659685 | Email/Text: bnc-quantum@quantum3group.com | | |
| | | Mar 30 2022 23:52:00 | Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788 |
| 14659684 | Email/Text: bnc-quantum@quantum3group.com | | |
| | | Mar 30 2022 23:52:00 | Quantum3 Group LLC as agent for, MOMA Trust LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 14630439 | + Email/PDF: Citi.BNC.Correspondence@citi.com | | |
| | | Mar 31 2022 00:05:14 | Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 14630441 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Mar 31 2022 00:05:09 | Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015 |
| 14630442 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Mar 31 2022 00:05:10 | Syncb/american Signatu, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14630443 | + Email/PDF: gecsed@recoverycorp.com | | |
| | | Mar 31 2022 00:05:06 | Syncb/care Credit, C/o Po Box 965036, Orlando, FL 32896-0001 |

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| 14630444 | + Email/PDF: gecsedl@recoverycorp.com | Mar 31 2022 00:05:09 | Synch/jcp, Po Box 965007, Orlando, FL 32896-5007 |
| 14630445 | + Email/PDF: gecsedl@recoverycorp.com | Mar 31 2022 00:05:06 | Synch/network, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14630447 | + Email/PDF: gecsedl@recoverycorp.com | Mar 31 2022 00:05:09 | Synch/walmart, Po Box 965024, Orlando, FL 32896-5024 |
| 14630887 | + Email/PDF: gecsedl@recoverycorp.com | Mar 30 2022 23:54:55 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14630695 | + Email/PDF: gecsedl@recoverycorp.com | Mar 31 2022 00:05:06 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 |
| 14630448 | + Email/Text: GenesisFS@ebn.phinsolutions.com | Mar 30 2022 23:53:00 | Tbom - Genesis Retail, Po Box 4499, Beaverton, OR 97076-4499 |
| 14671183 | + Email/Text: bnc@bass-associates.com | Mar 30 2022 23:52:00 | United Consumer Financial Services, Bass & Associates, P.C., 3936 E. Ft. Lowell Suite 200, Tucson, AZ 85712-1083 |
| 14630449 | + Email/Text: EBankruptcy@UCFS.NET | Mar 30 2022 23:53:00 | United Consumer Finl S, 865 Bassett, Westlake, OH 44145-1194 |
| 14630452 | + Email/Text: bnc-bluestem@quantum3group.com | Mar 30 2022 23:53:00 | Webbank/fingerhut, 13300 Pioneer Trail, Eden Prairie, MN 55347-4120 |

TOTAL: 42

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|---|
| 14661237 | *+ | Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 14630411 | *+ | Capital One Bank Usa N, Po Box 31293, Salt Lake City, UT 84131-0293 |
| 14630425 | *+ | Equiant Financial Svcs, Pob 26, Gautier, MS 39553-0026 |
| 14630428 | *+ | Kay Jewelers, 375 Ghent Rd, Akron, OH 44333-4600 |
| 14630436 | *+ | Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495 |
| 14630437 | *+ | Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495 |
| 14630438 | *+ | Police And Fire Fcu, 901 Arch Street, Philadelphia, PA 19107-2495 |
| 14630440 | *+ | Sears/cbna, Po Box 6217, Sioux Falls, SD 57117-6217 |
| 14630446 | *+ | Synch/network, C/o Po Box 965036, Orlando, FL 32896-0001 |
| 14630451 | *+ | Us Dept Ed, Po Box 5609, Greenville, TX 75403-5609 |

TOTAL: 0 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2022

Signature: /s/Joseph Speetjens

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2022 at the address(es) listed below:

| Name | Email Address |
|-----------------------|--|
| KENNETH E. WEST | ecfemails@ph13trustee.com philaecf@gmail.com |
| KENNETH E. WEST | on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com |
| MICHAEL A. CIBIK | on behalf of Debtor Reginald Bernard Draughn mail@cibiklaw.com |
| MICHAEL I. ASSAD | on behalf of Debtor Reginald Bernard Draughn mail@cibiklaw.com |
| REBECCA ANN SOLARZ | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com |
| United States Trustee | USTPRegion03.PH.ECF@usdoj.gov |

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Reginald Bernard Draughn
Debtor(s)

Chapter: 13
Bankruptcy No: 21-12276-elf

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this 29th day of March, 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Eric L. Frank
Judge ,
United States Bankruptcy Court